IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/083,249 Confirmation No.: 8236

Applicant : Joseph GIORDANO, et al.

Filed: February 27, 2002

Title : System and Method for Processing Financial Transactions

TC/Art Unit : 3691

Examiner: : Clement B. GRAHAM

Docket No. : 24124.000172

Customer No. : 21967

RESPONSE TO NON-FINAL OFFICE ACTION

MAIL STOP AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Applicant respectfully submits this response to the non-final Office Action mailed on June 21, 2010 ("Office Action"), in the above-captioned application. This response is believed to be timely submitted within the three-month time period set by the Office Action.

Accordingly, it is believed that no fees are due with this response, however, should any fees be necessary, the Commissioner is authorized to charge such fees to **Deposit Account No. 50-0206.**

Amendments to the Claims begin on page 2.

Remarks begin on page 8.